CJSC "FINCA Bank"
STATEMENT OF FINANCIAL POSITION
AS AT 31 January 2025

	January 31, 2025 KGS'000	December 31, 2024 KGS'000	January 31, 2024 KGS'000
ASSETS:			
Cash and money assets in settlement	846 672	1 480 060	865 551
Financial assets at fair value through profit or loss			
Accounts and deposits in National Bank of Kyrgyz Republic	597 435	676 520	947 764
Accounts and deposints in Banks	1 788 007	448 703	584 633
Securities evaluateded at amortized cost	161 629		-
REPO operations			
Loans to customers	13 406 541	13 453 228	11 623 286
Loan loss provision reserves	(587 839)	(578 846)	(597 479)
Net loans to customers	12 818 703	12 874 382	11 025 807
Property and equipment	437 173	433 178	429 583
Intangible assets	37 206	38 180	30 015
Prepaid income tax			
Deferred tax assets	4 042	2 709	
Other assets	530 578	357 201	247 567
TOTAL ASSETS	**17 221 445**	**16 310 931**	**14 130 921**
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	36 516	47 694	10 283
Accounts and deposits of banks	896 719	901 241	207 357
Customers deposits	10 611 667	10 427 366	9 347 563
Other borrowed funds	365 667	360 527	602 251
Income tax liabilities	18 779	14 599	31 024
Deferred tax liability		10 977	4 219
Other liabilities	1 305 970	628 971	509 960
Subordinated debt	351 007	346 045	
TOTAL LIABILITIES	**13 586 325**	**12 737 421**	**10 712 658**
EQUITY:			
Share capital	1 474 761	1 474 761	1 474 761
Additional paid-in capital			
Retained earnings	2 160 359	2 098 750	1 943 502
TOTAL EQUITY	**3 635 120**	**3 573 511**	**3 418 263**
TOTAL LIABILITIES AND EQUITY	**17 221 445**	**16 310 931**	**14 130 921**

*On March 03, 2015, the Banking License # 051, 051/1 to the right to carry out banking operations in the national and foreign currencies was obtained.

** According to regulatory requirements LLPR on assets, accrued interest on loans and financial leasing is equal to 725 545,25 thousand KGS.

*** According to regulatory requirements Net Profit equals to 25 640,5 thousand KGS.

Chairperson of Board M. Saidakhmatov

Chief Accountant A.Abdijaparova

CJSC "FINCA Bank"
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 31 January 2024

	January 31, 2025 KGS'000	December 31, 2024 KGS'000	January 31, 2024 KGS'000
Interest income	265 977	2 988 807	244 660
Interest expense	(99 387)	(1 068 506)	(84 795)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	**166 591**	**1 920 301**	**159 865**
Recovery of provision /(provision) for impairment losses on interest bearing assets	(9 827)	(9 668)	(5 921)
NET INTEREST INCOME	**156 764**	**1 910 633**	**153 945**
Net loss on foreign exchange operations	21 093	249 156	9 580
Commissions received	21 509	200 229	15 105
Commissions paid	(22 451)	(224 968)	(11 921)
Other income	466	7 822	100
NET NON-INTEREST INCOME	**20 617**	**232 240**	**12 863**
Operating income	**177 380**	**2 142 873**	**166 807**
Operating expenses	**(151 563)**	**(1 642 488)**	**(132 032)**
Recovery of provision /(provision) for impairment losses on other assets	64	247	(763)
PROFIT BEFORE INCOME TAX	**25 881**	**500 632**	**34 012**
Income tax expense	(2 847)	(55 069)	(3 741)
NET PROFIT	**23 034**	**445 562**	**30 271**
Total comprehensive income	**23 034**	**445 562**	**30 271**

*On March 03, 2015, the Banking License # 051, 051/1 to the right to carry out banking operations in the national and foreign currencies was obtained

Chairperson of Board M. Saidakhmatov

Chief Accountant A.Abdijaparova

DATA ON THE COMPLIANCE OF THE CJSC "FINCA BANK" WITH THE ECONOMIC STANDARDS SET BY as of January 31, 2025 (including January 31, 2025)

Names of economic standards and requirements	Actual value of the ratio	Set value of the ratio
Maximum risk exposure per one borrower or a group of related borrowers not related to the bank (K1.1)	0,2%	not more than 20%
Maximum risk exposure per one borrower or a group of related borrowers related to the bank (K1.2)	0,1%	not more than 15%
Maximum risk exposure on the interbank placements with the bank not related to the bank (K1.3)	0,7%	not more than 30%
Maximum risk exposure on the interbank placements with the bank related to the bank (K1.4)	0,0%	not more than 15%
Total capital adequacy ratio (K2.1)	20,9%	not less than 12%
Tier 1 capital adequacy ratio (K2.2)	21,5%	not less than 7,5%
Tier 1 capital adequacy ratio (K2.3)	21,5%	not less than 6%
Leverage ratio (K2.4)	20,2%	not less than 6%
Additional capital stock of the bank ("buffer capital" index)	24,3%	not less than 24%
Liquidity ratio of the bank (K3.1)	69,1%	not less than 45%
Number of the violation days according to the total value of the long open currency positions (K4.2)	0,0%	not more than 20%
Number of the violation days according to the total value of the short open currency positions (K4.3)	0,0%	not more than 20%

Chairperson of Board M. Saidakhmatov

Chief Accountant A.Abdijaparova